

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jason D. Edwards**  
**Carrie A. Edwards**  
Debtor(s)

Bankruptcy Case No.: 21-20055-CMB  
Per March 8, 2021 Proceeding  
Chapter: 13  
Docket No.: 32 - 20  
Concil. Conf.: July 29, 2021 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 8, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jul. 29, 2021 at 10:30 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full: North Districts Community Credit Union (Cl. #15).

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: March 9, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Jason D. Edwards  
Carrie A. Edwards  
Debtors

Case No. 21-20055-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 09, 2021

User: dric  
Form ID: 149

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jason D. Edwards, Carrie A. Edwards, 1735 Highland Ave, West Mifflin, PA 15122-3902
cr	+ Ally Bank Lease Trust - Assignor to Vehicle Asset, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15337011	+ Ally Bank Lease Trust, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
15328706	+ HSBC Bank USA, P.O. Box 4657, Carol Stream, IL 60197-4657
15337024	M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
15336853	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15330691	+ Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
15328711	+ North District Credit Union, 4073 Route 8, Allison Park, PA 15101-3001
15328712	+ North Districts Community, 5321 William Flynn Highway, Credit Union, Gibsonsia, PA 15044-9639
15328720	TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15328721	+ TD Bank, N.A., 222 N. LaSalle Street, Suite 1600, Chicago, IL 60601-1112
15337039	Weltman, Weinberg & Reis Co., LPA, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 10 2021 02:10:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 10 2021 01:53:09	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15330888	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Mar 10 2021 01:53:08	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15328697	+ Email/Text: ally@ebn.phinsolutions.com	Mar 10 2021 02:09:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
15328698	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2021 01:53:23	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15328699	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 10 2021 01:50:09	Capital One Bank USA N.A., P.O. Box 85015, Richmond, VA 23285-5075
15328701	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 10 2021 01:51:37	Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075
15331474	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 10 2021 01:51:37	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15328700	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 10 2021 01:53:08	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15337016	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2021 01:53:24	Citibank, NA, 701 East 60th Street N., Sioux Falls, SD 57104-0493

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15328702	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2021 02:10:00	Comenity Capital Bank/Big Lots Credit Ca, P.O. Box 182120, Columbus, OH 43218-2120
15328703	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2021 02:10:00	Comenity/Hot Topic, P.O. Box 182789, Columbus, OH 43218-2789
15328704	Email/Text: mrdiscen@discover.com	Mar 10 2021 02:09:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15330067	Email/Text: mrdiscen@discover.com	Mar 10 2021 02:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15341755	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 10 2021 01:51:35	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15328705	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 10 2021 02:10:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15328707	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 10 2021 02:09:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15342682	Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2021 01:50:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15328708	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 01:51:35	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
15330802	Email/PDF: pa_dc_claims@navient.com	Mar 10 2021 01:51:39	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15328710	+ Email/PDF: pa_dc_claims@navient.com	Mar 10 2021 01:51:39	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
15328709	Email/PDF: pa_dc_claims@navient.com	Mar 10 2021 01:53:09	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15337029	+ Email/Text: paul@ndcupa.org	Mar 10 2021 02:09:00	North Districts Community CU, 5321 William Flynn Highway, Credit Union, Gibsonsia, PA 15044-9639
15339930	+ Email/Text: BKRMailOps@weltman.com	Mar 10 2021 02:10:00	North Districts Community Credit Union, c/o Weltman Weinberg and Reis Co LPA, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829
15346931	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 10 2021 01:51:39	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15328714	Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 01:51:35	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15328715	Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 01:51:35	SYNCB/Care Credit, C/O PO Box 965036, Orlando, FL 32896-5036
15328716	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 01:51:35	SYNCB/JC Penneys, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15328718	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 01:51:35	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005
15328717	Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 01:51:36	SYNCB/PayPal Credit Card, P.O. Box 965005, Orlando, FL 32896-5005
15328713	Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 01:50:07	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
15344731	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 01:50:07	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15329093	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 01:51:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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15328719	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 10 2021 01:51:36	TBOM/OLLO Card Services, P.O. Box 9222, Old Bethpage, NY 11804-9222
15328722	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2021 01:50:28	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15337012	*+	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15337013	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA N.A., P.O. Box 85015, Richmond, VA 23285-5075
15337015	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075
15337014	*	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15337017	*+	Comenity Capital Bank/Big Lots Credit Ca, P.O. Box 182120, Columbus, OH 43218-2120
15337018	*+	Comenity/Hot Topic, P.O. Box 182789, Columbus, OH 43218-2789
15337019	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15337020	*+	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15337021	*+	HSBC Bank USA, P.O. Box 4657, Carol Stream, IL 60197-4657
15337022	*+	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15337023	*+	Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
15337026	*+	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
15337025	*	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15337027	*+	North District Credit Union, 4073 Route 8, Allison Park, PA 15101-3001
15337028	*+	North Districts Community, 5321 William Flynn Highway, Credit Union, Gibsonia, PA 15044-9639
15337031	*	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15337032	*+	SYNCB/JC Penneys, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15337034	*+	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005
15337033	*	SYNCB/PayPal Credit Card, P.O. Box 965005, Orlando, FL 32896-5005
15337030	*	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
15337035	*+	TBOM/OLLO Card Services, P.O. Box 9222, Old Bethpage, NY 11804-9222
15337036	*	TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15337037	*+	TD Bank, N.A., 222 N. LaSalle Street, Suite 1600, Chicago, IL 60601-1112
15337038	*+	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 1 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2021 at the address(es) listed below:

District/off: 0315-2

User: dric

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Date Rcvd: Mar 09, 2021

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Total Noticed: 47

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Matthew M. Herron	on behalf of Joint Debtor Carrie A. Edwards mmh@thedebedtactors.com hgs@thedebedtactors.com;alb@thedebedtactors.com
Matthew M. Herron	on behalf of Debtor Jason D. Edwards mmh@thedebedtactors.com hgs@thedebedtactors.com;alb@thedebedtactors.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6